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TEXAS



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dropped the letter and its envelope obtain a front view of him and recinto her lap and resumed the pose. ognized Sturgis. The reporter had sation where it had been interrupt- magnifying glass in his hand and ed; but his efforts were in vain. Both seemed deeply interested in a minute he and Agnes were preoccupied during the balance of the sitting.

When at last the time came for Miss Murdock to leave. Sprague acwol Ruibned ban retter and bending low up the street. He saw a man standnround to Exchange place and glanced and officers. Perhaps the reporter was waiting there. Dunlap walked that generally used by the employes thought struck him. There was an-other entrance on Exchange placethe entrance to the bank. Then a began to pace back and torth before give Sturgis five minutes' grace, and was no one in sight. He resolved to looked up and down the street. There an ejaculation of annoyanee. was not there. The banker uttered bolity struck the hour. The reporter Knickerbocker bank, the clock in the At last, as Dunlap reached the

bressive, shin. The deathlike stillness was ophind them only the ghosts of the quished have disappeared, leaving behushed, after the victors and the vanand silently, like a battlefield after the roar of the cannon has been Wall street slumbered peacefully

and quickened his pace. clock in the old beliry was right, out his chronometer, found that tho minutes of nine. The tinnneter pulled in Trinity steeple pointed to three Wall street, the hands of the clock was deserted. As he turned into Year's day; the great thoroughlare from City Hall. It was Now barty, he walked briskly down Broad. normin s'augarda gaiwollet gaintem keeping an appointment. On the never missed a train nor been late in bed odw nam a saw quinud bradoid

THE KNICKERBOCKER BYNK CHAPTER 1X.

the boon of strong youth. obtain that healthful sleep which is evening, tired enough physically to to his bachelor quarters late in the day in their company, and returned betanuded to should the rest of the of his aimless wanderings, he was Meeting some friends in the course his heartstrings.

whose grip he felt tightening upon would drive away the blue devils a walk, in the hope that exercise tol two betrate han thee ban tad aid and rising from the enset he put on length he threw down his brushes; he was restless and depressed. At pant. The arrist tried to work; but tallen upon the pince and its occuwith Agnes Murdoell. A gloom had The sunshine seemed to have gone

Jool sid diiv opus suo or 11 pagend og Allusiuude -a sheet of paper-resting there. Mehe eaught sight of something white fixed in a sneant stare upon the floor, As he entered the room, his eyes

tly to the studio. around the corner, he returned moodbernegquaib it litan it gnideten

companied her to her entringe. After

ghd over the curp, puntap advanced to Sprague tried to renew the conver- not noticed his approach; he held a examination of the smooth-worn curb.

"Good morning, Mr. Sturgis," said the banker, "have you lost something?" The reporter looked up quietly.

"No, Mr. Dunlap: I have found something-something which may possibly prove to be a hyphen."

"A what?" asked the banker, per-"A hyphen connecting two parts of a very pretty puzzle."

Dunlap stared curiously at the curb. "I can see nothing there," said he. Sturgis handed him the magnifying

"Now look again." He pointed out a particular portion of the curb. Dunlap looked in the direction indicated. "I see what looks like dried mud,

dust particles, and a little dark spot

"Yes," said Sturgis, "that dark spot is the hyphen. There were probably



FOR YOU.

others like it on the sidewalk yesterday afternoon, but they have been obiterated by the pedestrians. Here, however, are some that have re-

As he spoke, he led Dunlap to the Exchange place entrance of the bank, and pointed out a number of similar spots on the stone steps.

"Fortunately," he said, as if speaking to himself, "fortunately the detectives entered through the front door last night so that they did not interfere with this portion of the trail."

"But what are these spots?" asked the banker.

"They are blood-stains," replied the reporter. "I have every reason to believe them to be human blood. But that question I can settle positively as soon as we are in the bank, for I have brought a powerful microscope. Let us enter now, if you like; I have seen all there is to be seen outside. By the

way, do you know this key?" He held up a large steel key of complicated structure.

"Why, exclaimed Dunlap, surprised | "that looks like the key to the Exchange place door. Where did you

"In the gutter, near the sewer opening at the corner.' "But how did it get there?" asked

Dunlap, anxiously. "Perhaps I shall be able to answer that question presently," said Sturgis "Shall we go in now? No, not that way. Let us enter by the Wall stree: side, if you please."

A couple of minutes later the outer door of the Knickerbocker bank was unlocked.

"Excuse me if I pass in first," said Sturgis, cutering. "I wish to see something here.'

He bent low over the tiled entrance with the magnifying glass in his hand "It is too bad," he muttered to him self presently. "They have trodder all over the trail here. Ah! what is

"What?" inquired Dunlap. The reporter vouchsafed no reply to this question, but asked another.

"Is Thursday a general cleaning day at the bank?" "Yes," answered the banker "Every evening, after the closing hour, the floors are swept, of course and the desks are dusted; but Mon

days and Thursdays are reserved for

washing the windows, scrubbing the floors, and so forth." "Then it is lucky that yesterday was Thursday," observed Sturgis "Will you please hand me the key to

this gate, and that to the inner door."

Upon entering the bank Sturgis reouested his companion to seat himself on a particular chair, which he designated. He then began a critica examination of the premises. Inch by inch he scrutinized the walls, the floor and even the ceiling; sometimes with the naked eye, sometimes through the magnifying glass. He also constantly brought into play a tape measure; and several times he called upon Dunlar for assistance, when the distances to be measured were longer than his

The Wall street entrance of the Knickerbocker bank led directly into the space to which the public was admitted. This space was partitioned off as usual from the bookkeepers' and eashier's depratments. At the farther end a door led to a reception room communicating with the president's office. This office itself opened into the cashier's department on one side, and on the other into a small room occupied by the president's secretary and typewriter, and into the vestibule of the Exchange place entrance to the bank. On the right of the vest bule was a large room in which the bank employes kept their street clothing, and to which they could retire when they were off duty. A door from the clerks' room led into the cashier's department, while another one opened into the private secre-

tary's room. After he had finished his inspection gis, followed by Dunlap, passed into from his work. and finally into the eashier's and book- kept?" keepers' departments.

Several times he stopped, retraced bookkeeper has another." his footsteps to some particular point | "You mean the bookkeeper who sits times he crawled about on his bands | bookkeepers' department?" and knees; at others he climbed upon the furniture, the better to examine Arbogast's desk. Do you know him?" some spot upon the wall. In the presigreat number of tiny scraps of paper which lay in and around the waste basket. These he carefully placed in an envelope, which he laid upon the president's table.

On one side of the room there stood Sturgis, but he appeared to derive a book. great deal of satisfaction from an inspection of the large tiled hearth. Pres- amazement. Sturgis smiled slightly. ently, removing his coat and his cuits, he plunged his hand into the grimy chimney and removed a handful of then threw away. He repeated the operation again and again, until at last, name?" with evident satisfaction, he picked out a small object, which he deposited in an envelope. Then, after washing his hands in the clerks' room, he passed into the cashier's department. In a corner stood the telephone closet, the door of which was open. The receiver of the instrument was down. The reporter took it up and gazed at it long and ear-

Sturgis' examination of the bank must have lasted over two hours. At first Richard Dunlap looked on with a mild curiosity, in which amusement struggled with good-natured skepticism. But as time wore on the banker began to show signs of impatience. and when at last Sturgis returned to the private office and carefully deposited upon a sheet of white paper a miscellaneous assortment of tiny scraps and shreds, the banker could scarcely

conceal his dissatisfaction. "Well, Mr. Sturgis," he said, "I hope you have nearly completed your investigation: for my leisure is not so abundant that I can afford to waste it like

"I need one more witness at least," replied the reporter, "and I am afraid I shall have to ask you to help me ob-

"But," he quickly added, as he noted Dunlap's impatient gesture, "I think I regretting has not been wasted."

The financier did not seem convinced by this assertion; but he nevertheless consented with an unwilling grace to assist the reporter to the best of his

"Well, then," said Sturgis, "tell me. first of all, whether you keep firearms in the bank."

"Yes," replied Dunlap; "the cashier has a small revolver which he keeps in his desk as a means of defense in case of a sudden attack by a bank thief."

ou mention is in its place?"

"It ought to be," said Dunlap, picking out the key on a bunch which he took from his pocket, and walking towards the cashier's department with Sturgis at his heels.

"Yes, here it is in its accustomed place." He handed it to the reporter, who ex-

amined it attentively. "Exactly," said Sturgis, with satisfaction; "this is what I was looking

"What do you mean?" asked Dunlap. "I mean that this is the revolver which was fired twice last night in the Knickerbocker bank. See for yourself; two of the cartridges are empty, and the weapon has not been cleaned since

these shots were fired." "But who can have fired the pistol, and at whom was it fired, and why?"

"Hold on! hold on!" exclaimed Sturgis, smiling; "one thing at a time. We shall perhaps come to that soon. For the present, if you will come back to your private office, I shall endeavor to piece together the scraps of evidence which I have been able to collect. There, sit down in your own armchiar, if you will, while I fit these bits of paper together; and in less than ten minutes I shall probably be ready to proceed with my story."

Dunlap was still nervous and impatient; but all trace of amusement and skepticism had vanished from his face, as he took the proffered armchair and watched Sturgls patiently piece to-gether the tiny fragments of paper he had so carefully gathered. When this work was accomplished, the reporter went to the typewriter and wrote a few lines on a sheet of paper. He next proceeded to examine under the microscope the minute fragments and particles which he had collected in his

When he had finished this operation. he leaned back in his chair and looked up into space for what seemed to Dunap an interminable length of time. Then at last be glanced at the banker. who could hardly contain his growing impatience.

"I am ready to go on now," said Sturgis, reaching for a sheet of paper. upon which he began to draw with ruler and pencil.

"At last!" sighed the banker. "Yes; but my first, as the charades say, is a question.'

"Another!" gasped Dunlap; "when is my turn to come?"

"Just a few more," replied Sturgis; "and then your turn will come for

"Well, out with your questions then, if you must," said Dunlap, seating himself resignedly in his chair.

> CHAPTER'X. PIECING THE EVIDENCE.

Sturgis was still busy with his diaof the space open to the public, Stur- gram. He spoke without looking up

the president's reception room, and "Who besides yourself has a key to thence in turn into the other rooms, the drawer in which this revolver is

"The eashier has one and the head

and then began his search anew. At at the cesk at the extreme right in the

"No. What did you say the gentledent's office he stopped to pick up a man's name is?" The reporter looked up and prepared to make a note of it. "John W. Arbognst."

"A man something over 50 years of age, quite bald, with a fringe of gray hair; wears a heavy mustache and side whiskers; and had on yesterday aftermagnificent old-fashioned carved noon, when you last saw him, a peppermantelpiece. The artistic beauty of and-salt business suit," said Sturgis, the structure did not seem to strike writing down the name in his note-

Dunlap stared at the reporter in "I met the gentleman yesterday afternoon," he explained.

"Oh, that accounts for it!" exclaimed soot, which he examined carefully and the banker. "I see-but-but, then, how comes it that you did not know his

> "He did not tell me his name," said Sturgis, gravely, "and I did not know until just now that he was employed in the Knickerbocker bank. How long has he been with you?"

> "Nearly 20 years; but only for the last five years as head bookkeeper." "I suppose you have every confidence in his honesty?" asked the reporter,

> looking critically at the diagram before him. "Of course. Such a position is not

given to a man unless his record is excellent.' "And yet," chserved the reporter, re-

flectively, "opportunity sometimes makes the thief." "True; but the duty of a bank president is to reduce such opportunities

to a minimum," said Dunlap, somewhat pompously. "Quite so." assented Sturgis, "and this you accomplish by-"By having the books examined pe-

riodically," answered the banker, rubbing his hands together with calm satisfaction. "I see," said the reporter, who had now finished his sketch. "Do the em-

ployes of the bank know when an examination of this kind is to be made?" "They do not even know that such examinations are made. No one but the accountant and myself are in the secret; for the overhauling of the books is done entirely at night, after the bank

is closed." "Have the books been recently examined?" asked Sturgis, carelessly. "Yes; only last week."

"Well?"

"They were found to be all right, as usual." "Mny I ask by whom?"
"By Murray & Scott, the expert ac-

ountants." "Was the examination conducted by Mr. Murray or by Mr. Scott?"

"Yes," replied the banker. "Will you kindly see if the revolver ou mention is in its place?" WE ARE HERE

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"Yes," said Sturgis, who was appar-

ently wool-gathering. A silence of several minutes followed, during which the reporter thoughtfully inspected his collection of microscopic odds and ends, while Dunlap bent the devil's tattoo upon the desk.

Presently the reporter spoke again: "Do you know a young man, about five feet eight inches tall, with fiery red hair, who affects somewhat loud clothes?

"Why, that is Thomas Chatham. You know him, then?"

"1? No; I never heard of him be-

"Then, how on earth do you know-? "He has Seen here recently."

"Yes; I told you he had been here last week; but-" "No; I mean he was here yesterday

afternoon," interrupted the reporter. "Not to my knowledge," said Dunlap, incredulously. "I thought as much," Sturgis replied.

quietly; "but he was here, for all that." The banker looked perplexed. "Now, another thing," continued Sturgis. "I notice in the bookkeepers'

department an announcement to the effect that on January 2-that is to paper?" say, to-morrow-a new system of bookkeeping will be adopted. Would this be such as to bring to light any irregularities that might exist in the books?"

"Yes; it involves the transfer of each bookkeeper every month to a different set of books. But I fail to see the drift of your questions."

"You will see it presently. Have you examined the safes this morning?" "Yes; one of the first things I did, after you allowed me to move at all,

was to examine the cash safe." "Ah, yes; the cash safe. And you found its contents intact?"

"Perfectly," said the banker, triumphantly.

"But there is also a safe in the bookkeepers' department." "It contains nothing but the books,

which of course would have no value to anyone but ourselves." "You have not examined this safe?"

"Why, no; I-" "If you have no objection, I should like to see the interior of that safe. I suppose, of course, you know the combination of that as well as that of the cash safe?"

"Oh, yes; the combinations are changed every Saturday, and of course I am always informed of the new com-

bination.' "Then may I examine the bookkeepers' safe?"

"I see no objection to your doing so, if you like." Dunlap seemed surprised at the re-

porter's request; but he rose and proceeded to the bookkeepers' department. Sturgis followed an instant later. When the reporter came within sight

of the safe, Dunlap was closely inspect-

ing the lock. Presently he uttered an exclamation of surprise. "What is It?" asked Sturgis. "I don't understand it," said Dunlap. "I cannot open the safe. The lock

seems all right; but-" "Perhaps the combination has been changed. "Apparently it has," admitted the

banker; "but how came it to be changed on a week day, and without my knowl-"That is rather significant, isn't it?"

suggested the reporter. "Significant? What do you mean?" exclaimed Dunlap, excitedly.

"I mean that Arbogast was a defaulter. What his system of defraud-



WHAT DO YOU MAKE OUT?" ASKED

ng the bank was I do not yet know; out an examination of the books will 10 doubt reveal this; and I should adise you, Mr. Dunlap, to lose no time n having it made."

"But," argued Dunlap, anxiously, "I tell you the books were examined last week."

"Yes; by Arbogast's accomplice." "What, Chatham his accomplice?" exclaimed Duniap, faintly.

"Chatham was in the plot beyond a loubt," answered Sturgis. "So long as to one had access to the books except ais accomplice Chatham, of course Arpogast felt secure. But when, yesterlay, the announcement was made that after the beginning of the new year his books would pass to the custody of another man, he saw that the game was

The men had returned to the presiident's office.

"Those are his very words," continued the reporter; "those he telegraphed to Chatham yesterday, as you will see if you hold before that mirror this sheet of blotting paper which I found on Arbogast's desk."

Dunlap, with an unsteady hand, took the blotting paper; and, holding it before the glass, studied the reflection

"What do you make out?" asked Sturgis. "Nothing whatever," replied the

banker, promptly. "What?" exclaimed the reporter; "do you mean to say that you do not distinguish any marks on the blotting

"I mean to say that I do not see anything to which I can attach any semblance of a meaning. The blotting paper has been used, and, of course, there are ink marks upon it; but, as far as I can see, these are wholly dis-connected. They are entirely void of

sense to my eyes, at any rate."
"Examine the blotter again carefully in this direction," said Sturgis, drawing an imaginary line upon the mirror, "and pay no attention to any other marks which seem to cross these lines. Now do you see anything?"

The banker examined the image in the mirror for some time before reply-

"If I allow my imagination to enter into play, I can complete several iso-

"Will you dictate these while I note them here. Be careful to distinguish between capital and lower-case letters. Also separate the lines, and state whether letters come close together or are separated by a space." "Very well," agreed Dunlap, who

then proceeded to read off the letters he saw in the reflection of the blotter in the mirror.

When he had finished, Sturgis handed him the paper, upon which were

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